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**FACTORS INFLUENCING CUSTOMER'S INTENTION TO USE
ISLAMIC HOUSE FINANCING AMONG UNIVERSITI MALAYSIA
PERLIS (UniMAP) ACADEMIC STAFF**

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UUM
Universiti Utara Malaysia

**MASTER IN ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
MARCH 2018**

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ISLAMIC HOUSE FINANCING AMONG UNIVERSITI MALAYSIA
PERLIS (UniMAP) ACADEMIC STAFF**

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**Research Paper Submitted to
Othman Yeop Abdullah Garaduate School of Business
Universiti Utara Malaysia
in Partial Fulfilment of the Requirement for the Master
of Islamic Finance and Banking**



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This dissertation also I dedicate to all my only sister and brothers. Thanks to all who really inspire me and always give me support. Without their love, patience and ideas, this dissertation would not have been possible.

Special appreciation also goes to all my friends who never give up giving me a support, advice and help me to settle up this dissertation. Thank you very much for all and best of luck.

DEDICATION

Special dedication goes to my parents Abdi Qodah and Hawo Adan Salah, who give me a lot of support, love and encouragement. They also never give up giving me a strength, dream and support to move forward to final stage to finish up my dissertation and also to get my masters.

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ABSTRACT

Islamic house financing is compliant with *Shariah* because no prohibited elements such as interest rate (Haron, 2005; Amin, 2008). Recently, most of the Islamic banking institutions offer Islamic house financing. “Islamic mortgage providers” refers to the financial institution that offers Islamic house financing using the *Shariah* principles such as *Bai Bithaman Ajil* (BBA) and *Musharakah Mutanaqisah* (MM) or known as Diminishing Partnership (DP). In the conventional bank loans, especially for house, of course, it is based on interests. Loans are the main mode of financing under conventional housing loan using interest as time factor for borrowed money (Taib et al., 2008). This paper is an attempt to determine factors influencing customer’s intention to use Islamic house financing by investigating five factors, which are attitude, religious obligation, social influence, pricing system and intention to use. The aim of this paper is to identify the different between demographic factors of (gender, ethnic, age, education level, marital status, academic staff, income per month) and customer’s intention to use Islamic house financing, to determine the relationship between (attitude, religious obligation, social influence, pricing system) and customer’s intention to use Islamic house financing, and to examine the significant influence of (attitude, religious obligation, social influence, pricing system) and customer’s intention to use Islamic house financing. The study has targeted certain population, that is, Universiti Malaysia Perlis (UniMAP) academic staff. This study employed a quantitative type of research using questionnaire and the sample comprised of 230 respondents. The result obtained from this study, reveals that the customer’s intention to use Islamic house financing for mostly three factors, which are attitude, religious obligation and social influence. Therefore, this study provides great contributions, implications and has recommended both the government and financial institutions on how to improve Islamic house financing.

Keywords: Islamic house financing, intention to use, attitude, religious obligation, social influence, pricing system.

ABSTRAK

Pembiayaan secara Islam mematuhi Syariah kerana tiada elemen yang dilarang seperti kadar faedah (Haron, 2005; Amin, 2008). Baru-baru ini, sebahagian besar institusi perbankan Islam menawarkan pembiayaan rumah Islam. "Penyedia gadai janji Islam" merujuk kepada institusi kewangan yang menawarkan pembiayaan perumahan secara Islam dengan menggunakan prinsip Syariah seperti Bai Bithaman Ajil (BBA) dan Musharakah Mutanaqisah (MM) atau dikenali sebagai Partnership Kurangkan Diri (DP). Dalam pinjaman bank konvensional, terutamanya untuk rumah, sudah tentu ia berdasarkan minat. Pinjaman adalah cara utama pembiayaan di bawah pembiayaan konvensional menggunakan faedah sebagai faktor masa untuk wang yang dipinjam (Taib et al., 2008). Kertas kerja ini adalah satu usaha untuk menentukan faktor-faktor yang mempengaruhi niat pelanggan untuk menggunakan pembiayaan rumah Islam dengan menentukan lima faktor iaitu sikap, kewajipan agama, pengaruh sosial, sistem harga dan niat untuk digunakan. Tujuan kertas kerja ini adalah untuk mengenal pasti perbezaan antara faktor demografi (jantina, etnik, umur, tahap pendidikan, status perkahwinan, staf akademik, pendapatan sebulan) dan niat pelanggan untuk menggunakan pembiayaan rumah Islam untuk menentukan hubungan antara (sikap, kewajipan agama, pengaruh sosial, sistem harga) dan niat pelanggan untuk menggunakan pembiayaan rumah Islam, dan untuk mengkaji pengaruh penting (sikap, kewajipan agama, pengaruh sosial, sistem penetapan harga) dan niat pelanggan untuk menggunakan pembiayaan rumah Islam. Kajian ini menyasarkan populasi tertentu, iaitu, staf akademik Universiti Malaysia Perlis (UniMAP). Kajian ini menggunakan jenis kuantitatif penyelidikan menggunakan soal selidik dan sampel terdiri daripada 230 responden. Hasil yang diperolehi daripada kajian ini, mendapati niat pelanggan untuk menggunakan pembiayaan rumah Islam untuk kebanyakannya tiga faktor, iaitu sikap, sistem harga dan pengaruh sosial. Oleh itu, kajian ini memberi sumbangan besar, implikasi dan telah mencadangkan kedua-dua institusi kerajaan dan kewangan mengenai cara memperbaiki pembiayaan secara Islam.

Katakunci: Pembiayaan rumah Islam, niat untuk menggunakan, sikap, kewajipan agama, pengaruh sosial, sistem harga.

Besides that, I also want to express again a grateful appreciation to my supervisor. Dr. Yusuf Sani Abubakar for giving me the invaluable guidance, insights, moral support and the direction throughout the whole process of completing this research paper. Secondly, my special appreciation is also due to my respectable brother Mohamud Abdi Qodah who supported me in terms of finance, encouragement, advice and indeed for everything.

Moreover, the credit is also given to my beloved parents, Abdi Qodah and Hawo Adan Salah and my only sister Fatima Abdi Qodah and all other member of the family who have assisted me in terms of moral support.

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- TRA Theory Reason Action
- DP Diminishing Partnership
- PRIMA Malaysia Housing Programme Corporation
- BNM Bank Negara Malaysia

List of Abbreviations

- BBA Bai Bithaman Ajil
- MM Musharakah Mutanaqisah
- TRA Theory Reason Action
- DP Diminishing Partnership
- PRIMA Malaysia Housing Programme Corporation
- BNM Bank Negara Malaysia
- MBA Master of Business Administration
- BIMB Bank Islamic Malaysia Berhad
- USM Universiti Sains Malaysia



This chapter discusses the background of Islamic banking industry in Malaysia where the study is conducted. Moreover, this chapter comprises seven parts. The chapter also emphasizes the background of the study, problem statement, research questions, and research objectives, significance of the study and scope of the study. Lastly, this chapter highlights the organization of the thesis.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter discusses the background of Islamic banking industry in Malaysia where this study is conducted. Moreover, this chapter comprises seven parts. The chapter also emphasizes the background of the study, problem statement, research questions, and research objectives, significance of the study and scope of the study. Lastly, this chapter highlights the organization of the thesis.



1.1. Background of Study

The development of Islamic banking and finance in Malaysia started since 1983. Bank Islam Malaysia Berhad (BIMB) is the first Islamic bank which introduced Islamic products to the public. During this stage, BIMB introduced several products that are in compliance with *shariah* through various *Shariah* contracts such as *Murabahah*, *Ijarah*, *Bai Bithaman Ajil* and others.

1.1.1 Islamic house financing

Recently, most of the Islamic banking institutions offer Islamic house financing. “Islamic mortgage providers” refers to the financial institution that offers Islamic house financing using the *Shariah* principles such as *Bai Bithaman Ajil* (BBA) and *Musharakah Mutanaqisah* (MM) or

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Appendix A



FACTORS INFLUENCING CUSTOMER'S INTENTION TO USE ISLAMIC HOUSE FINANCING AMONG UNIVERSITI MALAYSIA PERLIS ACADEMIC STAFF

Dear Respondents,

I am Sayidali Abdi Qodah, student of Master in Islamic Finance and Banking (MIFB) at present conducting a research on **"Factors Influencing customer's intention to use Islamic house financing among Universiti Malaysia Perlis academic staff"**. This questionnaire is divided into TWO (2) sections, namely:

SECTION A: Respondent's Background

SECTION B: variables

All of the information and respondents identity will be kept strictly confidential and will be used for academic purpose only. Thank you very much for your time and cooperation.

SECTION A Demographic

Please **CIRCLE** the one that applies:

1. Gender: ☐ Male ☐ Female

2. Ethnic: ☐ Malay ☐ Chinese ☐ Indian ☐ Others

3. Age: ☐ 20years and below ☐ 21-30years ☐ 31-40years ☐ 40years and above

4. Education level : ☐ Bachelor Degree and Below. ☐ . Master Degree
☐ . PHD Degree ☐ Others _____

5. Marital Status: ☐ Single ☐ Married

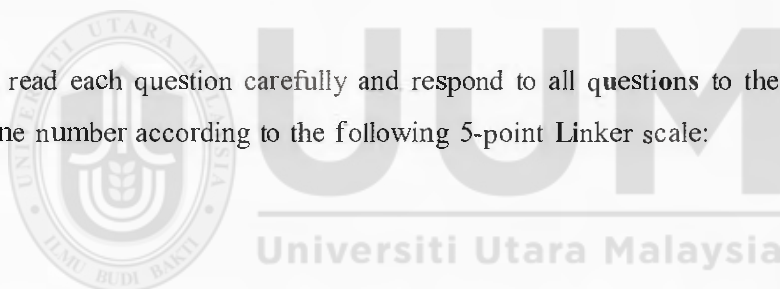
6. Academic position ☐ Lecture ☐ Senior lecture

7. Income: ☐ Less than RM1,000 ☐ RM1,000 – RM3,000

☐ RM3,000 – RM5,000 ☐ RM5,000 – RM10,000 ☐ RM10,000 and above
☐

SECTION B

Instructions: Please read each question carefully and respond to all questions to the best of your ability by circling one number according to the following 5-point Likert scale:



No.	INTENTION TO USE ISLAMIC HOUSE FINANCING.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I intend to use Islamic house financing in the future.	1	2	3	4	5
2.	I will use Islamic house financing someday.	1	2	3	4	5
3.	I will spend more time to pay attention on Islamic house financing service.	1	2	3	4	5
4.	I will definitely recommend Islamic house financing to others.	1	2	3	4	5

No.	ATTITUDE	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-----	----------	-------------------	----------	---------	-------	----------------

1.	Islamic house financing is one of the best Islamic banking products.	1	2	3	4	5
2.	I feel choosing Islamic house financing is good idea.	1	2	3	4	5
3.	I like to choose Islamic house financing.	1	2	3	4	5
4.	I feel choosing islamic house financing is beneficial.	1	2	3	4	5

No.	RELIGIOUS OBLIGATION	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Islamic house financing is based on Islamic law.	1	2	3	4	5
2.	Islamic house financing is based on Islamic principle business implementation.	1	2	3	4	5
3.	An introduction of Islamic house financing is based on al-Quran and Hadith.	1	2	3	4	5
4.	Islamic house financing is transparency and unambiguous in their transaction.	1	2	3	4	5
5.	Islamic house financing is free from interest.	1	2	3	4	5
6.	Islamic house financing is free from fraud.	1	2	3	4	5

No.	SOCIAL BEHAVIOUR	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Most people who are important to me have been supportive in the use of Islamic house financing.	1	2	3	4	5
2.	Most people who influence my behaviour think that I should use Islamic house financing.	1	2	3	4	5
3.	Most people who are important to me think that I should use Islamic house financing.	1	2	3	4	5
4.	In general, the university has supported the use of Islamic house financing.	1	2	3	4	5

No.	PRICING SYSTEM	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Service charge for Islamic house financing are higher.	1	2	3	4	5
2.	Islamic house financing offered by Islamic bank is lower.	1	2	3	4	5
3.	Penalty for Islamic house financing is higher.	1	2	3	4	5
4.	Islamic house financing not offer full financing for Islamic house financing.	1	2	3	4	5
5	Monthly payments for Islamic house financing are higher.	1	2	3	4	5
6.	Overall, Islamic house financing is higher.	1	2	3	4	5



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Appendix B

Case Processing Summary

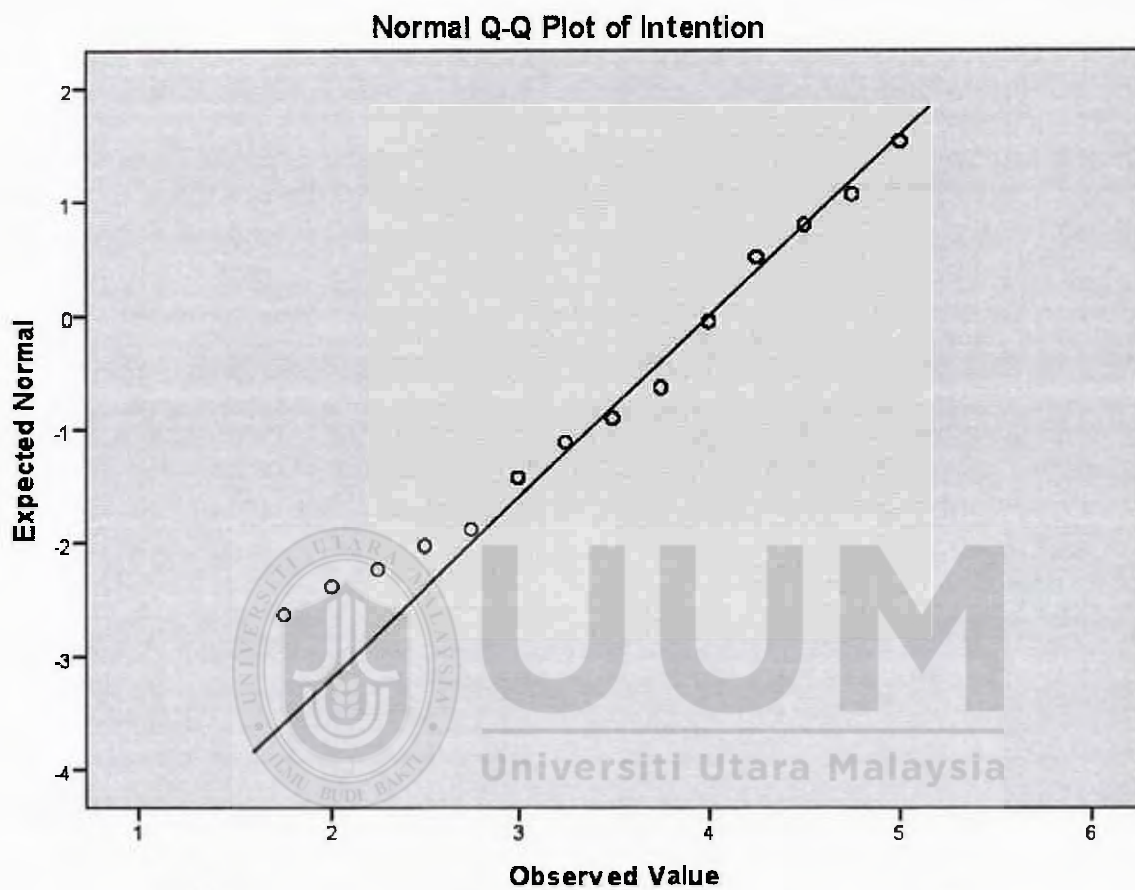
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Intention	230	100.0%	0	0.0%	230	100.0%
Attitude	230	100.0%	0	0.0%	230	100.0%
Rel_obligation	230	100.0%	0	0.0%	230	100.0%
Social_infl	230	100.0%	0	0.0%	230	100.0%
Pricing_system	230	100.0%	0	0.0%	230	100.0%

Descriptives

		Statistic	Std. Error
Intention	Mean	4.0022	.04137
	95% Confidence Interval for Mean	Lower Bound Upper Bound	3.9207 4.0837
	5% Trimmed Mean	4.0254	
	Median	4.0000	
	Variance	.394	
	Std. Deviation	.62734	
	Minimum	1.75	
	Maximum	5.00	
	Range	3.25	
	Interquartile Range	.75	
	Skewness	-.503	.160
	Kurtosis	.580	.320
Attitude	Mean	4.2402	.03359
	95% Confidence Interval for Mean	Lower Bound Upper Bound	4.1740 4.3064
	5% Trimmed Mean	4.2615	
	Median	4.1250	
	Variance	.259	
	Std. Deviation	.50937	
	Minimum	3.00	
	Maximum	5.00	
	Range	2.00	
	Interquartile Range	.50	
	Skewness	-.175	.160
	Kurtosis	-.333	.320
Rel_obligation	Mean	4.4152	.02848
	95% Confidence Interval for Mean	Lower Bound Upper Bound	4.3591 4.4713
	5% Trimmed Mean	4.4380	
	Median	4.5000	
	Variance	.186	
	Std. Deviation	.43185	
	Minimum	3.00	
	Maximum	5.00	

	Range	2.00	
	Interquartile Range	.71	
	Skewness	-.491	.160
	Kurtosis	-.028	.320
Social_infl	Mean	4.1250	.03948
	95% Confidence Interval for Mean	Lower Bound 4.0472 Upper Bound 4.2028	
	5% Trimmed Mean	4.1473	
	Median	4.0000	
	Variance	.358	
	Std. Deviation	.59874	
	Minimum	2.25	
	Maximum	5.00	
	Range	2.75	
	Interquartile Range	.75	
	Skewness	-.419	.160
	Kurtosis	-.236	.320
Pricing_sysm	Mean	4.0000	.04598
	95% Confidence Interval for Mean	Lower Bound 3.9094 Upper Bound 4.0906	
	5% Trimmed Mean	4.0346	
	Median	4.0000	
	Variance	.486	
	Std. Deviation	.69726	
	Minimum	2.00	
	Maximum	5.00	
	Range	3.00	
	Interquartile Range	1.00	
	Skewness	-.533	.160
	Kurtosis	-.264	.320

Intention



Appendix C

RELIABILITY TEST

INTENTION

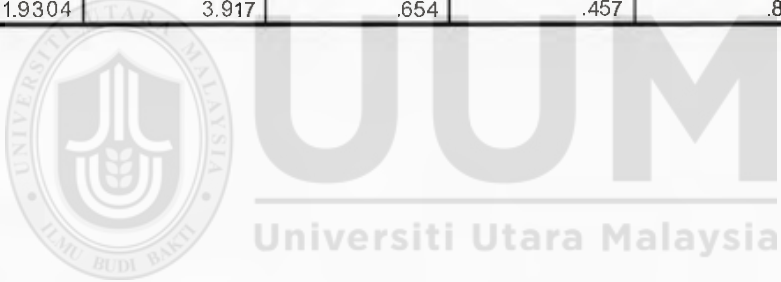
Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.882	.882	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Intention1	12.0652	3.572	.784	.676	.834
Intention2	12.0391	3.575	.799	.668	.828
Intention3	11.9913	3.659	.745	.574	.849
Intention4	11.9304	3.917	.654	.457	.883

ATTITUDE



Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.838	.837	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted

Attitude1	12.8000	2423	.678	.514	.791
Attitude2	12.7435	2288	.719	.541	.772
Attitude3	12.7304	2538	.666	.477	.796
Attitude4	12.6087	2597	.617	.435	.817

RELIGIOUS OBLIGATION

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.800	.803	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Rel_obligation1	22.0609	4.896	.530	.458	.775
Rel_obligation2	22.0696	4.834	.568	.459	.767
Rel_obligation3	22.0261	4.916	.613	.456	.758
Rel_obligation4	22.0304	4.798	.588	.396	.762
Rel_obligation5	22.1130	4.843	.535	.411	.774
Rel_obligation6	22.1565	4.805	.511	.384	.781

SOCIAL INFLUENCE

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.846	.846	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Social_infl1	12.3435	3.598	.603	.403	.838
Social_infl2	12.4174	3.135	.747	.563	.776
Social_infl3	12.3739	3.353	.713	.517	.792
Social_infl4	12.3652	3.482	.672	.509	.809

PRICING SYSTEM

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.907	.907	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Pricing_systm1	19.9826	12.270	.750	.659	.890
Pricing_systm2	20.0000	12.541	.702	.571	.897
Pricing_systm3	19.9870	11.899	.815	.742	.880
Pricing_systm4	20.0174	12.157	.785	.682	.885
Pricing_systm5	20.0000	12.690	.727	.606	.893
Pricing_systm6	20.0130	12.720	.682	.538	.899

Appendix D

DESCRIPTIVE TEST

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	126	54.8	54.8	54.8
	Female	104	45.2	45.2	100.0
	Total	230	100.0	100.0	

Ethnic					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	158	68.7	68.7	68.7
	Chinese	52	22.6	22.6	91.3
	Indian	16	7.0	7.0	98.3
	Others	4	1.7	1.7	100.0
	Total	230	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 years and below	1	.4	.4	.4
	21-30 years	16	7.0	7.0	7.4
	31-40 years	154	67.0	67.0	74.3
	40 years and above	59	25.7	25.7	100.0
	Total	230	100.0	100.0	

Marriage status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	44	19.1	19.1	19.1
	Married	186	80.9	80.9	100.0
	Total	230	100.0	100.0	

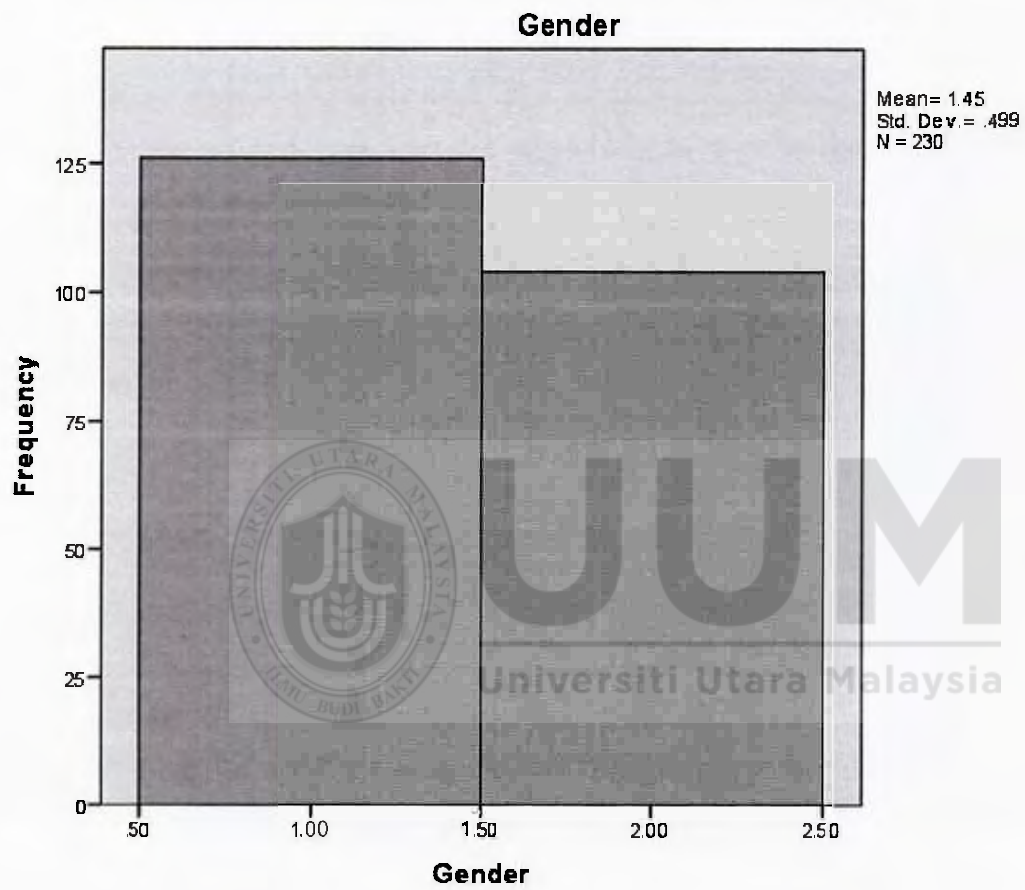
Acad. position

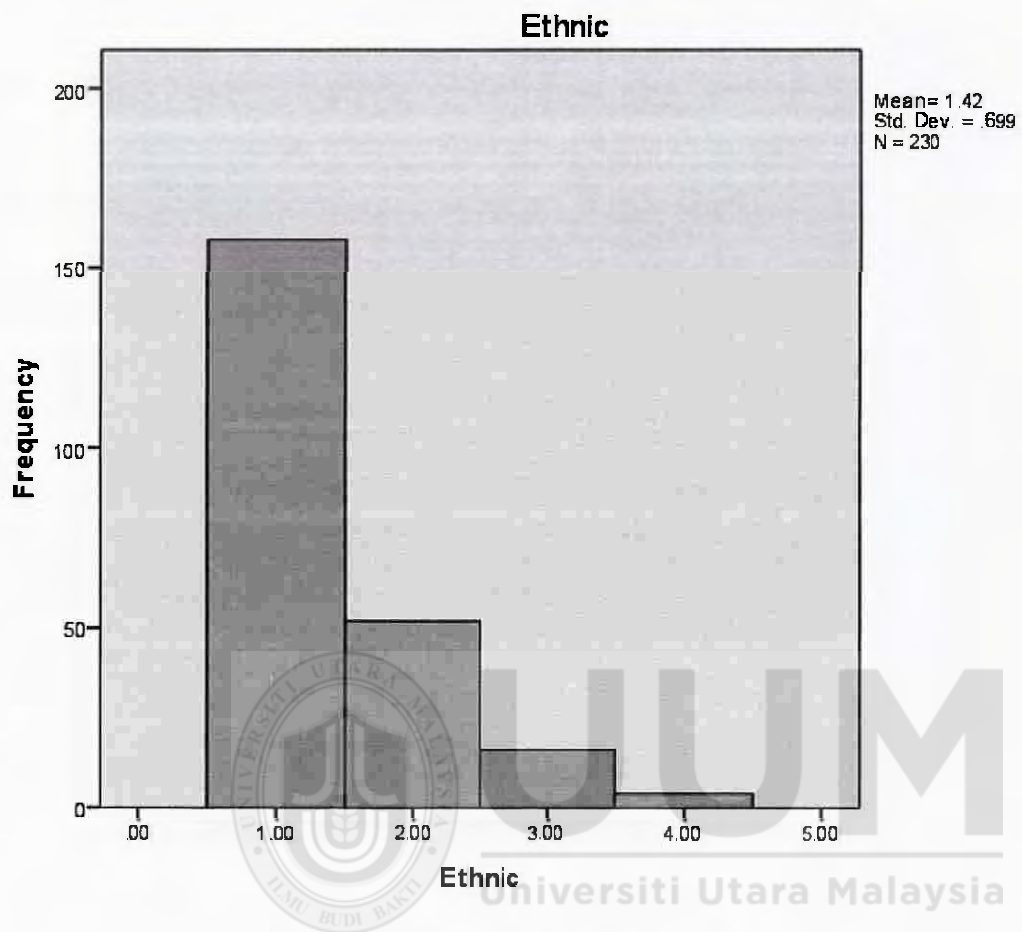
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lecture	85	37.0	37.0	37.0
	Senior lecture	145	63.0	63.0	100.0
	Total	230	100.0	100.0	

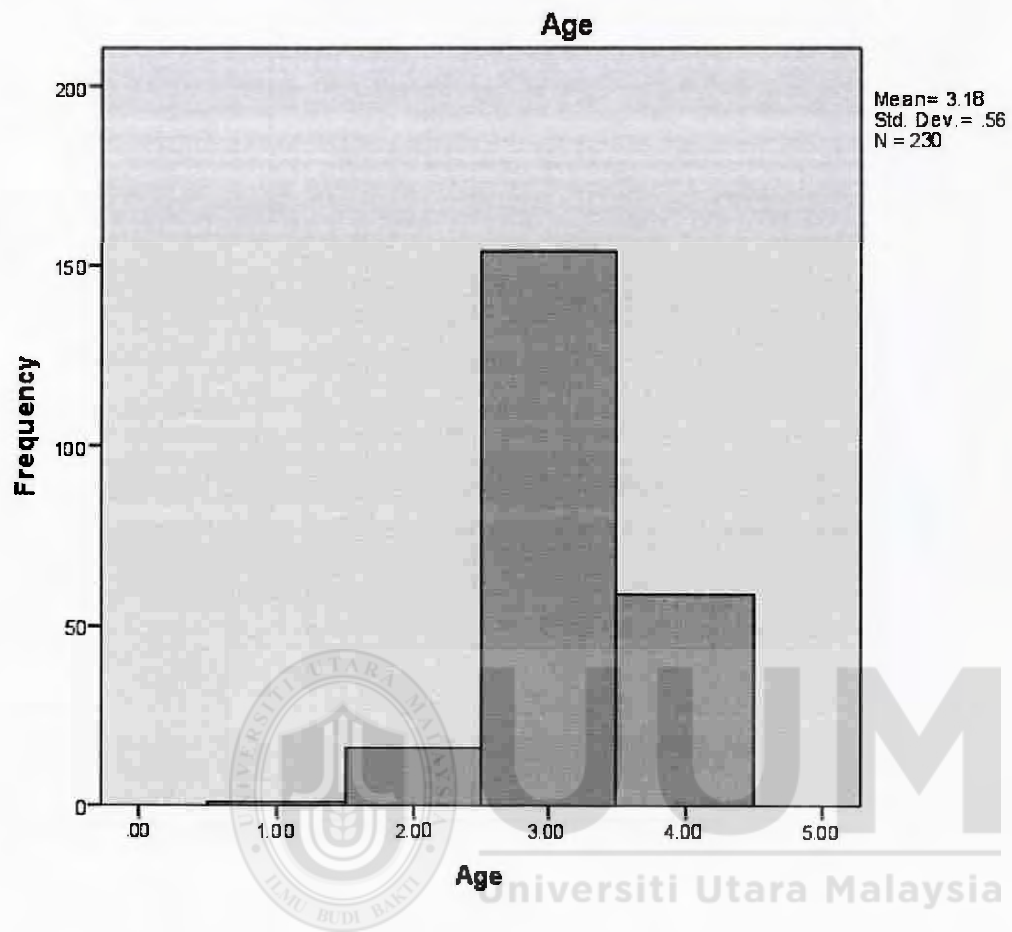
Income

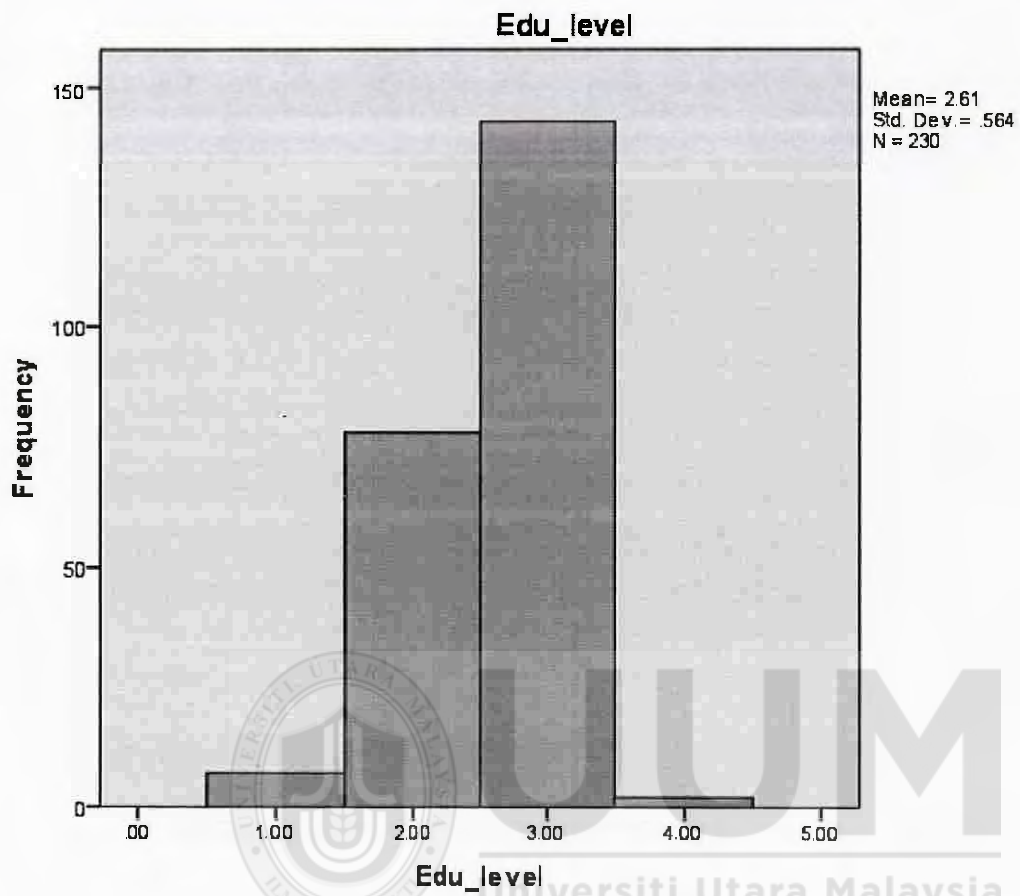
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM1,000-RM3,000	2	.9	.9	.9
	RM3,000-RM5,000	35	15.2	15.2	16.1
	RM5,000-RM10,000	156	67.8	67.8	83.9

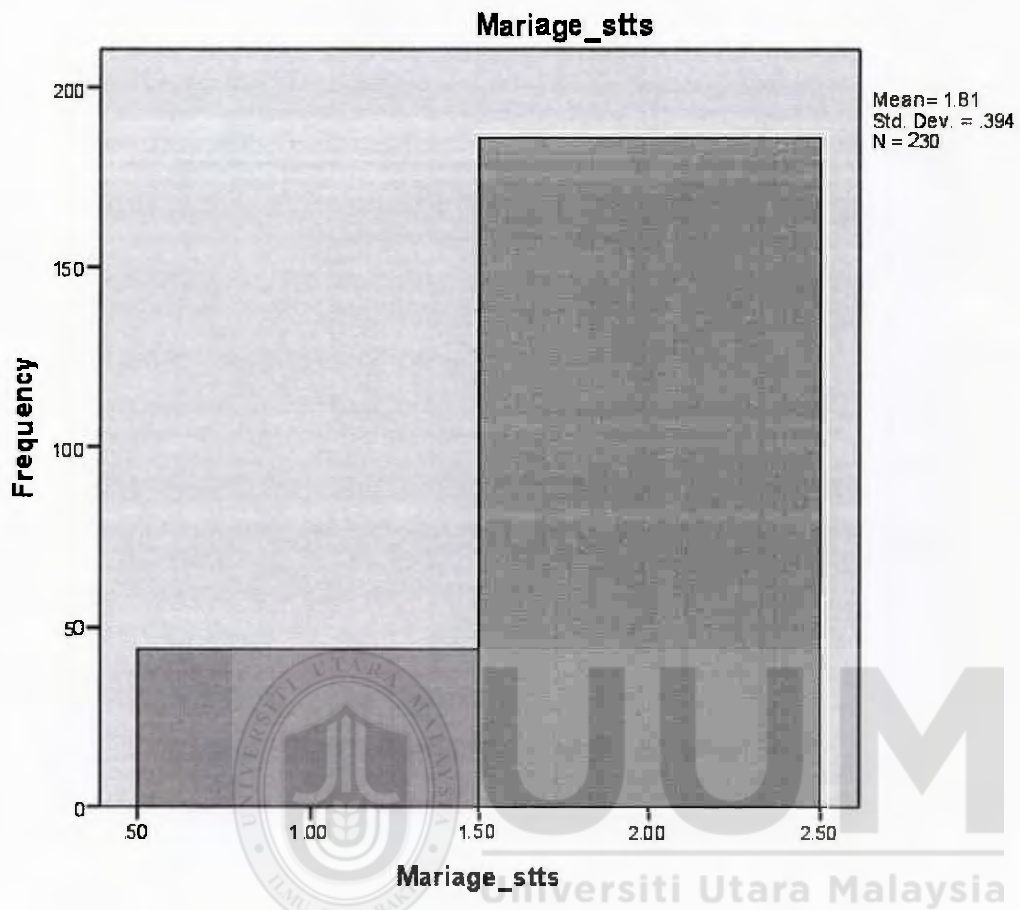
RM10,000 and above	37	16.1	16.1	100.0
Total	230	100.0	100.0	

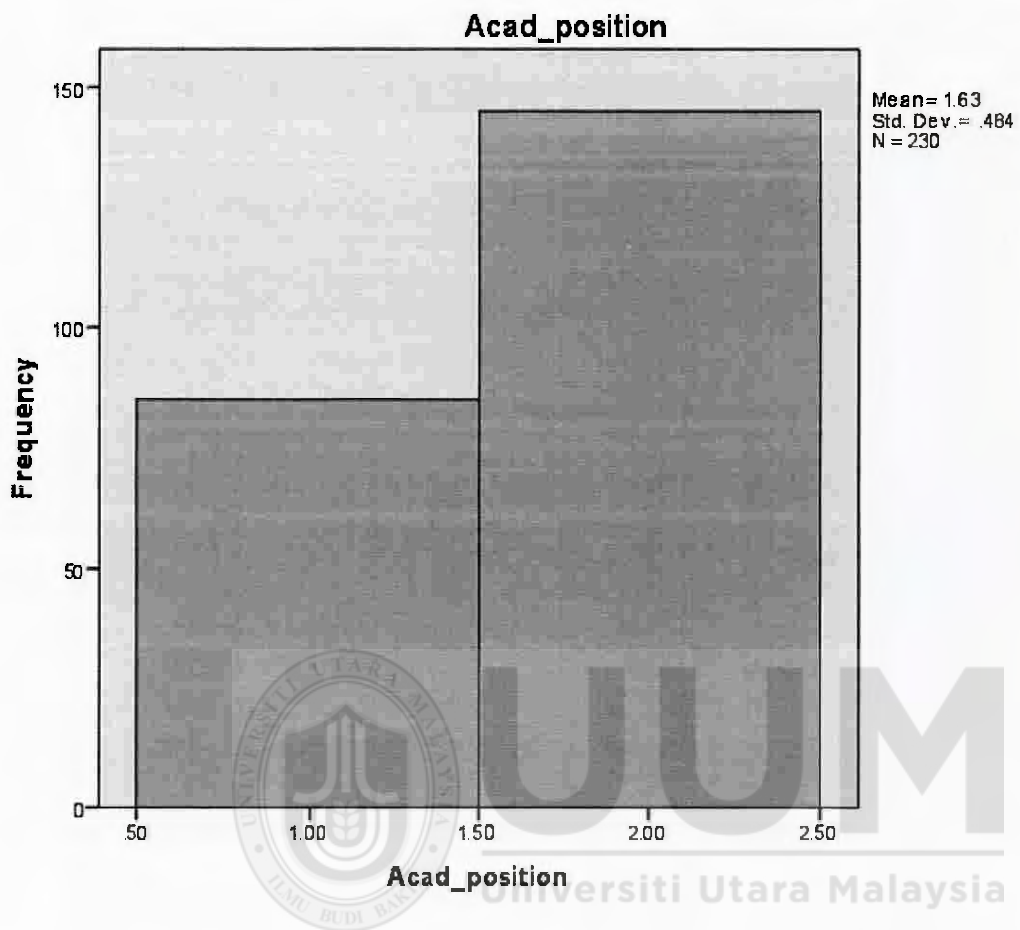


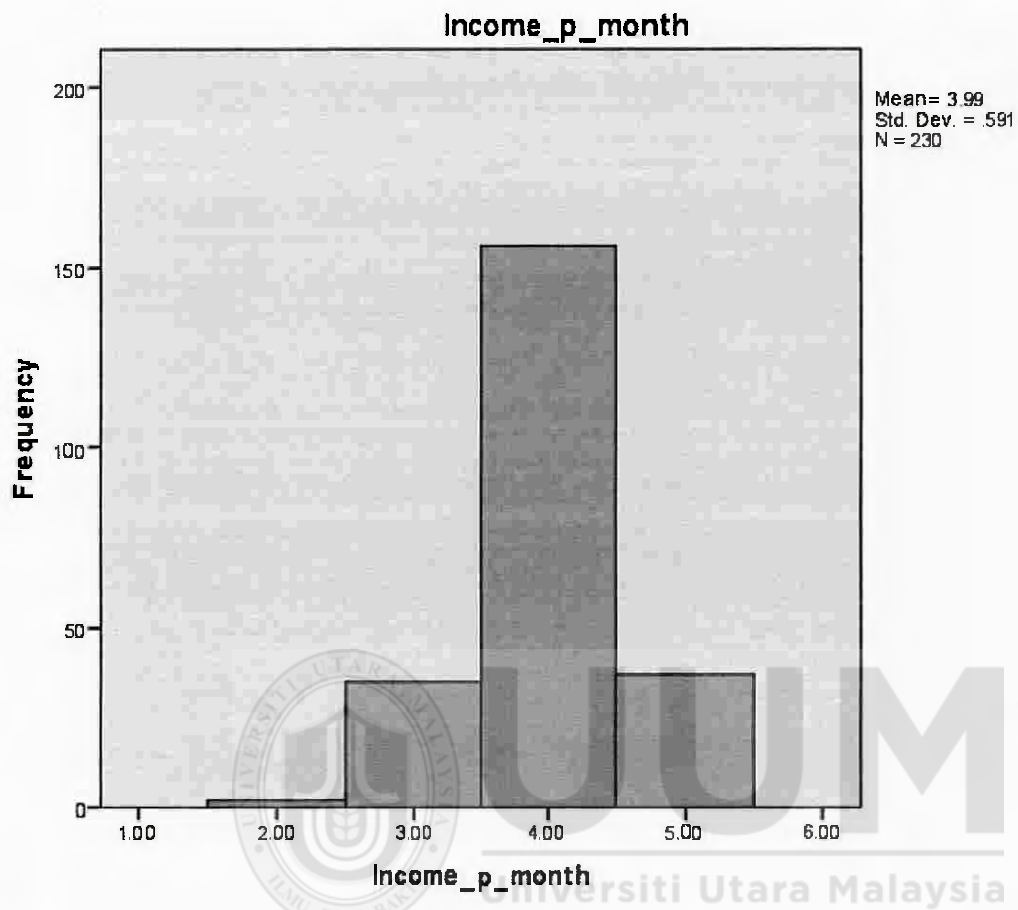












Appendix E

T-TEST AND ONE WAY ANOVA

GENDER

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Intention	Male	126	16.4921	2.29694	.20463
	Female	104	15.4231	2.63911	.25879

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Intention	Equal variances assumed	.791	.375	3.283	228	.001	1.06899	.32557
	Equal variances not assumed			3.240	205.779	.001	1.06899	.32991

MARITAL STATUS

Group Statistics

	Marital stts	N	Mean	Std. Deviation	Std. Error Mean
Intention	Single	44	15.0000	2.71944	.40997
	Married	186	16.2473	2.40340	.17623

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Intention	Equal variances assumed	2.568	.110	-3.017	228	.003	-1.24731	.41342	-2.06193	-.43270
	Equal variances not assumed			-2.795	59.883	.007	-1.24731	.44624	-2.13996	-.35466

ACADEMIC STAFF

Group Statistics

	Acad. position	N	Mean	Std. Deviation	Std. Error Mean
Intention	Lecture	85	15.2118	2.61904	.28408
	Senior lecture	145	16.4759	2.32762	.19330

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
Intention	Equal variances assumed	1.627	.203	-3.794	228	.000	-.31602	.08330		-.48015	-.15189
	Equal variances not assumed			-3.679	159.809	.000	-.31602	.08590		-.48567	-.14638

ANOVA

Intention

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	10.617	3	3.539	10.060	.000
Within Groups	79.507	226	.352		
Total	90.124	229			

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) Ethnic	(J) Ethnic	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Malay	Chinese	.30447*	.09483	.008	.0590	.5499
	Indian	.51721*	.15561	.006	.1145	.9200

	Others	1.12658*	.30029	.001	.3493	1.9038
Chinese	Malay	-.30447*	.09483	.008	-.5499	-.0590
	Indian	.21274	.16957	.593	-.2261	.6516
	Others	.82212*	.30776	.040	.0256	1.6187
Indian	Malay	-.51721*	.15561	.006	-.9200	-.1145
	Chinese	-.21274	.16957	.593	-.6516	.2261
	Others	.60938	.33157	.258	-.2488	1.4676
Others	Malay	-1.12658*	.30029	.001	-1.9038	-.3493
	Chinese	-.82212*	.30776	.040	-1.6187	-.0256
	Indian	-.60938	.33157	.258	-1.4676	.2488

*. The mean difference is significant at the 0.05 level.

ANOVA

Intention

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.129	3	1.043	2.709	.046
Within Groups	86.995	226	.385		
Total	90.124	229			

Descriptives

Intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
20 years and below	1	4.0000					4.00	4.00
21-30 years	16	3.9844	.76632	.19158	3.5760	4.3927	1.75	5.00
31-40 years	154	3.9286	.63382	.05107	3.8277	4.0295	2.00	5.00

40 years and above	59	4.1992	.53695	.06991	4.0592	4.3391	3.00	5.00
Total	230	4.0022	.62734	.04137	3.9207	4.0837	1.75	5.00

ANOVA

Intention

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.801	3	.600	1.536	.206
Within Groups	88.323	226	.391		
Total	90.124	229			

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) Edu_level	(J) Edu_level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Bachelor degree and below	Master degree	-.21520	.24666	.819	-.8536	.4232
	BhD degree	-.33467	.24200	.511	-.9610	.2917
	Others	-.78571	.50123	.399	-2.0830	.5116
Master degree	Bachelor degree and below	.21520	.24666	.819	-.4232	.8536
	BhD degree	-.11946	.08800	.527	-.3472	.1083
	Others	-.57051	.44768	.580	-1.7292	.5882
BhD degree	Bachelor degree and below	.33467	.24200	.511	-.2917	.9610
	Master degree	.11946	.08800	.527	-.1083	.3472
	Others	-.45105	.44513	.742	-1.6031	.7010
Others	Bachelor degree and below	.78571	.50123	.399	-.5116	2.0830
	Master degree	.57051	.44768	.580	-.5882	1.7292

BhD degree	.45105	.44513	.742	-.7010	1.6031
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ANOVA

Intention

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	8.569	3	2.856	7.915	.000
Within Groups	81.555	226	.361		
Total	90.124	229			

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) Income	(J) Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
RM1,000-RM3,000	RM3,000-RM5,000	.00000	.43674	1.000	-1.1304	1.1304
	RM5,000-RM10,000	-.21635	.42749	.958	-1.3228	.8901
	RM10,000 and above	-.65541	.43610	.437	-1.7841	.4733
RM3,000-RM5,000	RM1,000-RM3,000	.00000	.43674	1.000	-1.1304	1.1304
	RM5,000-RM10,000	-.21635	.11235	.220	-.5071	.0745
	RM10,000 and above	-.65541*	.14165	.000	-1.0220	-.2888
RM5,000-RM10,000	RM1,000-RM3,000	.21635	.42749	.958	-.8901	1.3228
	RM3,000-RM5,000	.21635	.11235	.220	-.0745	.5071
	RM10,000 and above	-.43906*	.10985	.001	-.7234	-.1547
RM10,000 and above	RM1,000-RM3,000	.65541	.43610	.437	-.4733	1.7841
	RM3,000-RM5,000	.65541*	.14165	.000	.2888	1.0220
	RM5,000-RM10,000	.43906*	.10985	.001	.1547	.7234

*, The mean difference is significant at the 0.05 level.

Appendix F

CORRELATION

Correlations		Intention	Attitude	Rel_ obligation
Intention	Pearson Correlation	1	.460**	.246**
	Sig. (2-tailed)		.000	.000
	Sum of Squares and Cross-products	1441.983	539.078	367.017
	Covariance	6.297	2.354	1.603
	N	230	230	230
Attitude	Pearson Correlation	.460**	1	.617**
	Sig. (2-tailed)	.000		.000
	Sum of Squares and Cross-products	539.078	950.648	745.422
	Covariance	2.354	4.151	3.255
	N	230	230	230
Rel_ obligation	Pearson Correlation	.246**	.617**	1
	Sig. (2-tailed)	.000	.000	
	Sum of Squares and Cross-products	367.017	745.422	1537.483
	Covariance	1.603	3.255	6.714
	N	230	230	230

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix G **MULTIPLE REGRESSION TEST**

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524 ^a	.274	.268	2.14681

a. Predictors: (Constant), Pricing_sysm, Social_infl

b. Dependent Variable: Intention

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	395.783	2	197.892	42.938	.000 ^b
	Residual	1046.200	227	4.609		
	Total	1441.983	229			

a. Dependent Variable: Intention

b. Predictors: (Constant), Pricing_sysm, Social_infl

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.967	1.023		6.807	.000
	Social_infl	.552	.075	.526	7.333	.000
	Pricing_sysm	-.002	.043	-.004	-.058	.954

a. Dependent Variable: Intention